

## Sample Profiles: Ohioans Turning to Foodbanks for Help

### What changed with Supplemental Nutrition Assistance Program (SNAP) eligibility in Ohio on October 1, 2024?

The State of Ohio joined 25 other states in implementing a state option that allows *gross*, or *initial*, eligibility for SNAP to be set at 200% of the Federal Poverty Level (FPL). All households still have to also have *net* incomes below 100% FPL to qualify for SNAP, as calculated based on SNAP gross income deductions.

### What is the estimated impact of these changes to SNAP gross income eligibility?

The Ohio Department of Job and Family Services estimates that Ohio's SNAP caseload could grow by about 5%, or about 60,000 beneficiaries. Other current SNAP participants will be able to attain modest wage increases or work more hours without losing their entire SNAP benefit immediately.

### How many Ohioans are eligible for help from foodbanks?

Ohioans with incomes below 200% FPL are eligible for help from the Ohio Association of Foodbanks network. 2023 American Community Survey 1-Year estimates found that 3.4 million Ohioans (29.6%) live in households with incomes below 200% FPL. Based on ODJFS estimates and current SNAP caseloads in Ohio, only about 41% of households below 200% FPL will receive any help from SNAP, even with this positive change.

**Please take a look at these sample profiles of Ohio households that turn to Ohio's foodbanks for help.**



### Family with Multiple Children

*Income:* One parent works full-time, 45 hours/week, in a fulfillment warehouse at \$19/hour; other parent stays home to provide caregiving to two young children (~142% FPL)

*SNAP Gross Income Deductions:* Standard deduction (\$217); earned income deduction (\$735); shelter deduction (\$83 – utilities are included in their rent)

*SNAP Eligibility and Net Income:* Will not qualify for SNAP because their net income is still above 100% FPL

*Why households like this are coming to the foodbank network for help more often:* In addition to other rising household expenses, grocery prices have increased significantly; to keep up with rent, diapers, and transportation to get to work, often there isn't enough left to afford the food they need on their own.



### Single Parent

*Income:* Parent has two children and a full-time customer service job, \$22/hour, averages 40 hours/week; Child support, \$225/month (~187% FPL)

*SNAP Gross Income Deductions:* Standard deduction (\$204); earned income deduction (\$756.80); dependent care deduction for after school care (\$350); excess shelter deduction (\$496)

*SNAP Eligibility and Net Income:* Will not qualify for SNAP because their net income is still above 100% FPL

*Why households like this are coming to the foodbank network for help more often:* They would have to spend about 1/4 of their gross income on food to afford the average cost of a month's worth of meals for a family of three in Ohio. Even if everything is going right, they are regularly forced to make tradeoffs and skip meals if not for help with food from local hunger relief providers.



### Retired Older Adult

*Income:* Receives \$1,400 in Social Security benefit monthly and a \$400/month retirement distribution (~143% FPL)

*SNAP Gross Income Deductions:* Standard deduction (\$204); excess medical deduction (\$65); shelter deduction (\$630)

*SNAP Eligibility and Net Income:* Already qualified for SNAP under previous income tests; receives minimum benefit of

\$23/month

*Why households like this will still need help from the foodbank network:* Households living on fixed incomes often struggle to keep up with rising household costs, such as increasing property taxes and higher grocery prices; help from local hunger relief providers helps older adults stay healthier in their own homes and less isolated. An estimated 70,000 or more older adults receive less than \$50/month in SNAP benefits, or four days or less of groceries.

## Sample Profiles: Ohioans Turning to Foodbanks for Help



### Single Parent

*Income:* Parent has one child and a full-time job as a nursing aide, \$18/hour, averages 40 hours/week; Child support, \$175/month (~193% FPL)

*SNAP Gross Income Deductions:* Standard deduction (\$204); earned income deduction (\$619); dependent care deduction (\$750); shelter deduction (\$712)

*SNAP Eligibility and Net Income:* Can newly qualify for SNAP because their net income is below 100% FPL; monthly benefit ~ \$240/month (\$1.33 per meal, per person)

*Why households like this will still need help from the foodbank network:* Rent has increased, utilities have gone up, and they can't always afford enough food with what they have left; sometimes, if their child is sick and they have to stay home and miss wages, or if they need to pay for a car repair, they can get even further behind. If everything else is going right, they would still need as much as \$440/month to afford their own food.



### Family with Multiple Children

*Income:* One parent works full-time, 40 hours/week, as a retail store manager at \$25/hour; other parent stays home to provide caregiving to three young children (~142% FPL)

*SNAP Gross Income Deductions:* Standard deduction (\$254); earned income deduction (\$860); shelter deduction (\$653 – they pay for their utilities separately from their rent)

*SNAP Eligibility and Net Income:* Can newly qualify for SNAP because their net income is below 100% FPL; monthly benefit ~ \$398 (\$0.88 per meal, per person)

*Why households like this will still need help from the foodbank network:* Most SNAP participants report that their benefits last less than two weeks; the average cost per meal in Ohio is \$3.78, meaning this family would still have as much as a \$1,300/month gap in affording their own food.



### Two Adults, Mid-50s

*Income:* One adult works full-time, 40 hours/week, as a pharmacy technician at \$19/hour; one adult recently had to stop working to care for an elderly parent and help provide babysitting for young grandchildren (~193% FPL)

*SNAP Gross Income Deductions:* Standard deduction (\$204); earned income deduction (\$653); shelter deduction (\$712)

*SNAP Eligibility and Net Income:* Will not qualify for SNAP due to work requirements for adults without dependents, because caregiving for loved ones does not qualify as meeting a work requirement

*Why households like this are coming to the foodbank network for help more often:* For older workers that have yet to reach retirement age, there are often no good options when they are forced to step back and care for an elderly loved one. They struggle to try to plan for their own retirements and manage their own health while sacrificing to provide support to aging parents and grandchildren. Often, they need foodbanks to help them keep up with other bills.



### Parent and Disabled Adult Child

*Income:* Parent works full-time as a receptionist at \$17/hour, averages 35 hours/week; adult child receives \$700 per month in SSI benefits (~192% FPL)

*SNAP Gross Income Deductions:* Standard deduction (\$204); earned income deduction (\$511); excess medical deduction (\$115); dependent care deduction (\$850); shelter deduction (\$488)

*SNAP Eligibility and Net Income:* Already qualified for SNAP under previous income tests; monthly benefit ~\$209/month (\$1.16 per meal, per person)

*Why households like this still need help from the foodbank network:* Caregivers juggling work and responsibilities at home often make impossible tradeoffs – do they pay for the medication they need or gas for the car to get to work? Sometimes they can't come up with the money to buy the healthy foods they know their doctors want them to eat to manage their chronic conditions. But SNAP benefits are supplemental – in this family's case, they still need \$471/month to afford basic food needs on their own.